

UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

TRAVIS MICKELSON, et. ux.

Plaintiffs,

vs.

CHASE HOME FINANCE LLC, et. al.

Defendants.

NO. 2:11-cv-01445

DECLARATION OF DANIELLE H.
MICKELSON IN SUPPORT OF
MOTION FOR SUMMARY
JUDGMENT

I, Danielle H. Mickelson, declare under penalty of perjury under the laws of the State of Washington, that the following is true and correct to the best of my knowledge:

1. I am over the age of eighteen years, and I am competent to testify as to the matters set forth herein.

2. On November 22, 2005, my husband, Travis and I refinanced our home loan with MHL Funding Corp. by executing an Adjustable Rate Note, which was secured by Deed of Trust. Both of these documents were provided to us for signing by the loan originator.

3. On or about April 4, 2006, we received a letter from MortgageIt, informing us that the servicing rights to our mortgage had been sold and that future payments were to be made to GMAC Mortgage Corporation. Attached hereto as Exhibit A is a true of correct copy of that letter.

DECLARATION OF DANIELLE H. MICKELSON IN SUPPORT
OF MOTION FOR SUMMARY JUDGMENT- 1

STAFNE LAW FIRM

239 NORTH OLYMPIC AVENUE
ARLINGTON, WA 98223
TEL. 360.403.8700 /STAFNELAWFIRM@AOL.COM

1 4. On or about June 1, 2006, we received a letter from GMAC Mortgage Corporation,
2 informing us that the servicing rights to our mortgage had been sold again, and that future
3 payments were to be made to JP Morgan Chase Bank, N.A. Attached hereto as Exhibit B is a
4 true of correct copy of that letter.

5 5. On or about June 5, 2006, we received a letter from Chase Home Finance LLC,
6 informing us that JP Morgan Chase Bank, N.A. (Chase) had assumed responsibility for
7 servicing our loan and performing day to day servicing functions for JPMorgan Chase Bank,
8 N.A. Attached hereto as Exhibit C is a true of correct copy of that letter.

9 6. In about June or July 2008, following Travis' work-related injury on June 3, 2008,
10 and subsequent medical problems, we began missing our mortgage payments.

11 7. On or about August 27, 2008, we received a letter from Chase Home Finance LLC,
12 notifying us that our loan had been forwarded to "an attorney/trustee" to immediately begin
13 foreclosure proceedings. The letter directed us to contact the "attorney/trustee," Routh
14 Crabtree Olsen, if we wished to reinstate or payoff our loan. Attached hereto as Exhibit D is a
15 true of correct copy of that letter.

16 8. On or about August 27, 2008, we received a letter from Routh Crabtree Olsen,
17 notifying us that they were a debt collector attempting to collect a debt, and that they were
18 working with Chase Home Finance LLC, to help us keep our home. The letter directed us to
19 complete an enclosed financial form and return it via fax or mail to Routh Crabtree Olsen, PS,
20 "Attention Pam Clark." Attached hereto as Exhibit E is a true of correct copy of that letter and
21 Notice of Default.

22 9. After receiving that letter, I contacted Routh Crabtree Olsen several times over the
23 following months. Usually my calls either did not go through, but when I finally spoke with
24 someone on February 5, 2009, I was told to call Northwest Trustee Services.
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1 10. On or about September 27, 2008, we received a Notice of Foreclosure from
2 Northwest Trustee Services, Inc. Attached hereto as Exhibit F is a true of correct copy of that
3 Notice of Foreclosure.

4 11. On or about September 27, 2008, we received a Notice of Trustee's Sale from
5 Northwest Trustee Services, Inc. Attached hereto as Exhibit G is a true of correct copy of that
6 letter and Notice of Trustee's Sale.

7 12. Over the next several months I attempted to call Northwest Trustee Services.
8 When I reached Vonnie McElligott, she was very rude with me and told me there was a
9 moratorium put on the foreclosures until February 5, 2009. She told me to contact Chase
10 directly, that they could help me. Following my unsuccessful attempts to work with Routh
11 Crabtree Olsen and Northwest Trustee Services, and their disrespectful treatment, I no longer
12 attempted to resolve these issues through them.

13 13. From September 2, 2008 through March 28, 2011, I called Chase over 95 times
14 attempting to revolve our default, modify the loan and provide them with all the information
15 they requested, to avoid foreclosure. Additionally, I faxed over 250 pages to Chase,
16 frequently refaxing the same items per their requests. Many of these attempts to work with
17 Chase were detailed in our Amended Complaint, as Appendix I, and attached hereto as
18 Exhibit H.

19 14. On or about September 8, 2010, we received a Notice of Foreclosure from
20 Northwest Trustee Services, Inc. Attached hereto as Exhibit I is a true of correct copy of that
21 Notice of Foreclosure.

22 15. On or about September 8, 2010, we received a Notice of Trustee's Sale from
23 Northwest Trustee Services, Inc. Attached hereto as Exhibit J is a true of correct copy of that
24 Notice of Trustee's Sale.

25 16. On Friday, March 25, 2011, I discovered a Notice of Foreclosure Sale Occurrence.
26 Attached hereto as Exhibit K is a true of correct copy of that Notice Foreclosure Sale

1 Occurrence. I immediately attempted to call "Julie" (my contact at that time) at Chase to find
 2 out what was going on since I had been assured the sale would not occur. I spoke with
 3 "Joshua" who said his record showed the house was sold, and to call the attorney who handled
 4 the sale at: 425-458-2121. I unsuccessfully attempted to contact the attorney.

5 17. On Monday, March 28, I tried to call Julie again, but was transferred to "Jenny" in
 6 the Foreclosure Department, who told me that a 30-day hold had been put in place. Because
 7 she didn't understand what was going on, she attempted to transfer me to Julie. The transfer
 8 was answered by "Kevin" who said that Chase had emailed on Wednesday, the 23rd, asking
 9 for another 30-day extension, and that on the following day (Thursday, the 24th), Freddie Mac
 10 denied the 30-day extension. This was the first time I hear anything about Freddie Mac being
 11 involved or having the authority to grant or deny extensions.

12
 13 DATED this 7th day of September, 2012 at Arlington, WA.

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 16 
 17 Danielle H. Mickelson